

# UPDATES TO PREMIUM RATES AS OF 6/30/04

## Virginia Medicare Supplement Policies

**2004 Annual Premium When Purchased at Age 65**

Company	Area	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved	2004 Annual Premiums for Standard Plans											
							A	B	C	D	E	F	F+	G	H	I	J	J+
Anthem BlueCross (800) 443-6646 www.anthem.com	Z	AA	Y***	Y	6 Mo	7/22/03	\$792					\$1,068				\$1,716	\$2,376	
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/12/04	\$545	\$746	\$860	\$814		\$996						
Continental General Insurance Co. ♦ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,298							
Continental General Insurance Co. ❖ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,129							
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 <b>Policy Fee is \$20.</b> www.cont-life.com	Z	IA	N	Y	3 Mo	3/31/04	\$1,063	\$1,411	\$1,541	\$1,312	\$1,063	\$1,664		\$1,327				
Globe Life and Accident Insurance Co. (800) 801-6831 www.globeontheweb.com	A	AA	N	Y	2 Mo	2/14/04	\$680	\$1,006	\$1,161			\$1,171						
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	4/19/04	\$902			\$1,096		\$1,152						
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	6/8/04	\$1,116	\$1,660	\$1,503			\$1,503						
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	IA	N	Y	0 Mo	4/22/04	\$921	\$1,100				\$1,401		\$1,213				
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	AA	N	Y	0 Mo	4/22/04	\$827	\$943				\$1,190		\$1,030				
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	3/22/04	\$908		\$1,370			\$1,431						
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z*	AA	N	Y	0 Mo	4/19/04	\$1,342	\$1,605	\$1,785			\$1,787						

\*\*\* Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

# Call your local State Farm agent.

\* Rating Area is for Eastern MSA Virginia. Please call for Non-MSA Virginia and Western MSA Virginia.

F+ High Deductible Plan F

J+ High Deductible Plan J

# UPDATES TO PREMIUM RATES AS OF 6/30/04

## Virginia Medicare Supplement Policies

**2004 Annual Premium When Purchased at Age 70**

Company	Area	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved	2004 Annual Premiums for Standard Plans											
							A	B	C	D	E	F	F+	G	H	I	J	J+
Anthem BlueCross (800) 443-6646 www.anthem.com	Z	AA	Y	Y	6 Mo	7/22/03	\$984					\$1,416				\$2,124	\$2,724	
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/12/04	\$613	\$842	\$971	\$928		\$1,126						
Continental General Insurance Co. ♦ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,570							
Continental General Insurance Co. ❖ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,365							
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 <b>Policy Fee is \$20.</b> www.cont-life.com	Z	IA	N	Y	3 Mo	3/31/04	\$1,201	\$1,595	\$1,751	\$1,521	\$1,205	\$1,866		\$1,526				
Globe Life and Accident Insurance Co. (800) 801-6831 www.globeontheweb.com	A	AA	N	Y	2 Mo	2/14/04	\$906	\$1,291	\$1,446			\$1,456						
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	4/19/04	\$1,070			\$1,299		\$1,366						
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	6/8/04	\$1,245	\$1,847	\$1,672			\$1,672						
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	IA	N	Y	0 Mo	4/22/04	\$1,009	\$1,219				\$1,574		\$1,364				
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	AA	N	Y	0 Mo	4/22/04	\$952	\$1,121				\$1,424		\$1,234				
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	3/22/04	\$1,144		\$1,726			\$1,803						
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z*	AA	N	Y	0 Mo	4/19/04	\$1,554	\$1,880	\$2,095			\$2,099						

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F+ High Deductible Plan F

J+ High Deductible Plan J

# UPDATES TO PREMIUM RATES AS OF 6/30/04

## Virginia Medicare Supplement Policies

**2004 Annual Premium When Purchased at Age 75**

Company	Area	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved	2004 Annual Premiums for Standard Plans											
							A	B	C	D	E	F	F+	G	H	I	J	J+
Anthem BlueCross (800) 443-6646 www.anthem.com	Z	AA	Y	Y	6 Mo	7/22/03	\$1,152					\$1,764				\$2,304	\$3,048	
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/12/04	\$705	\$987	\$1,141	\$1,113		\$1,323						
Continental General Insurance Co. ♦ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,809							
Continental General Insurance Co. ❖ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,573							
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 <b>Policy Fee is \$20.</b> www.cont-life.com	Z	IA	N	Y	3 Mo	3/31/04	\$1,308	\$1,756	\$1,937	\$1,691	\$1,329	\$2,036		\$1,680				
Globe Life and Accident Insurance Co. (800) 801-6831 www.globeontheweb.com	A	AA	N	Y	2 Mo	2/14/04	\$965	\$1,445	\$1,679			\$1,692						
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	4/19/04	\$1,244			\$1,511		\$1,589						
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	6/8/04	\$1,294	\$1,920	\$1,739			\$1,739						
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	IA	N	Y	0 Mo	4/22/04	\$1,078	\$1,319				\$1,774		\$1,537				
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	AA	N	Y	0 Mo	4/22/04	\$1,030	\$1,244				\$1,634		\$1,417				
Reserve National Insurance Co. (800) 654-9106 <b>Policy Fee is \$15.</b> www.reservenational.com	A	AA	N	N	6 Mo	5/13/04	\$986											
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	3/22/04	\$1,326		\$2,000			\$2,089						
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z*	AA	N	Y	0 Mo	4/19/04	\$1,694	\$2,078	\$2,348			\$2,353						

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F+ High Deductible Plan F

J+ High Deductible Plan J

# UPDATES TO PREMIUM RATES AS OF 6/30/04

## Virginia Medicare Supplement Policies

**2004 Annual Premium When Purchased at Age 80**

Company	Area	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved	2004 Annual Premiums for Standard Plans											
							A	B	C	D	E	F	F+	G	H	I	J	J+
Anthem BlueCross (800) 443-6646 www.anthem.com	Z	AA	Y	Y	6 Mo	7/22/03	\$1,152					\$1,764				\$2,304	\$3,048	
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/12/04	\$752	\$1,082	\$1,258	\$1,263		\$1,457						
Continental General Insurance Co. ♦ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,983							
Continental General Insurance Co. ❖ (800) 545-8905 <b>Policy Fee is \$25.</b> www.continentalgeneral.com	Z	AA	N	Y	0 Mo	6/2/04					\$1,724							
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 <b>Policy Fee is \$20.</b> www.cont-life.com	Z	IA	N	Y	3 Mo	3/31/04	\$1,389	\$1,888	\$2,090	\$1,847	\$1,431	\$2,174		\$1,822				
Globe Life and Accident Insurance Co. (800) 801-6831 www.globeontheweb.com	A	AA	N	Y	2 Mo	2/14/04	\$969	\$1,460	\$1,776			\$1,792						
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	4/19/04	\$1,433			\$1,740		\$1,829						
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	6/8/04	\$1,455	\$2,156	\$1,951			\$1,951						
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	IA	N	Y	0 Mo	4/22/04	\$1,137	\$1,460				\$2,234		\$1,935				
Physicians Life Insurance Co. (800) 228-9100 www.physicianslife.com	Z	AA	N	Y	0 Mo	4/22/04	\$1,096	\$1,389				\$2,101		\$1,820				
Reserve National Insurance Co. (800) 654-9106 <b>Policy Fee is \$15.</b> www.reservenational.com	A	AA	N	N	6 Mo	5/13/04			\$2,289									
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	3/22/04	\$1,489		\$2,247			\$2,347						
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z*	AA	N	Y	0 Mo	4/19/04	\$1,787	\$2,242	\$2,622			\$2,625						

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F+ High Deductible Plan F

J+ High Deductible Plan J

# **UPDATES TO PREMIUM RATES AS OF 6/30/04** **Virginia Medicare Supplement Policies**

**2004 Annual Premium When Purchased under Age 65 - Disabled**

Company	Area	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved	2004 Annual Premiums for Standard Plans										
							A	B	C	D	E	F	F+	G	H	I	J
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	3/22/04		\$2,176									